



YOUR MONEY @ WORK



A Prayer for Love, Respect, and Justice

Dear Christian Community Credit Union Family,

Our community and our country are experiencing anger, hurt, and grief over recent events and expressing a desire for fair justice for all. My prayer is that all our staff and our Credit Union family always show the face of love, kindness, patience, and mutual respect, while supporting equal and blind justice for all in our community and in our nation.

Let us remember and live out the words from Ephesians 4:2 (NIV):

“Be completely humble and gentle; be patient, bearing with one another in love.”

Praying for peace and healing,
Blair Korschun, CEO

Beware of COVID-19 Scams



Even during the COVID-19 pandemic, fraudsters have been coming up with new ways to scam you out of your money and identity. Beware of these COVID-19-related scams:

- **Emails appearing to be from official organizations** like the Centers for Disease Control (CDC) or the World Health Organization (WHO). These emails contain phishing links or malicious attachments.
- **Emails or texts from scammers pretending to be contact tracers** from the Department of Public Health, claiming you’ve been in contact with an infected person and sending malicious links for you to click on.
- **Calls claiming that a friend or relative is desperately ill** with COVID-19 and asking for immediate financial help.

Visit myCCCU.com/fraudprotection to learn other ways to keep yourself—and your money—safe.

Financially Impacted by COVID-19? We’re Here to Help!

Whether you’re experiencing a temporary disruption to your paycheck or long-term income loss from a layoff or job loss, our **COVID-19 Financial Relief Programs** can help. These include Skip-a-Pay, fee waivers, mortgage payment deferment, and other relief solutions.

Has your ministry or business been impacted?

We also offer Financial Relief Programs for ministries and businesses.

To learn more about our **COVID-19 Financial Relief Programs**, visit myCCCU.com/coronavirus



Hello Sun, Hello Home!

Welcome warm weather and say hello to home. **Home loan rates have dropped!** Now’s a great time to buy a new home or refinance the one you’re in with our low-rate home loans. Our staff of loan experts will help you find a loan that’s right for your needs.



Plus, get a **FREE 8-piece wooden culinary set with apron**³ when your Home Loan funds!

Get pre-approved today!
Visit myCCCU.com/mortgage

LOW-RATE HOME LOANS!

AS LOW AS **3.08%** APR¹

5/1 Adjustable Rate Mortgage²
30-Year Mortgage

AS LOW AS **3.45%** APR¹

30-Year Fixed Rate Mortgage



Contactless Payment—A Secure and Safer Way to Pay

Limit contact with cash and card machines by using Apple Pay, Google Pay, or Samsung Pay. Download the app and upload your debit and credit cards to your digital wallet. You’ll pay faster and more securely, while practicing social distancing at the same time.

Learn more on how to get started at myCCCU.com/mobilebanking



Over \$5 Million Given to Missions!

Thanks to our debit and credit cardholders, the **"Cards that Give to Missions" program has given over \$5 million since the program began in 1994.** Every time cardholders use their card for a purchase, the Credit Union makes a donation to missions projects—that's what makes our cards unique!

Keep using the "Cards that Give to Missions" for all your purchases. Together, we can give more!

Not a cardholder? Apply today at myCCCU.com/cards



Money Matters from the Word



"The Lord hears His people when they call to Him for help. He rescues them from all their troubles." Psalm 34:17 (NLT)



Free Financial Counseling from GreenPath

We know that recent times have been tough for many of you, and there may be more challenges ahead. That's why we encourage you to take advantage of free financial counseling from our partner, **GreenPath Financial Wellness.** At GreenPath, you have access to free, one-on-one financial coaching, debt management services, and financial education tools.

GreenPath coaches are here to help!
Visit myCCCU.com/greenpathfinancial or call 877.337.3399

Tips to Keep Household Expenses Down During Quarantine

During these difficult times, it's especially important to be proactive in managing cash flow. Here are ideas to help you:

- **Review all monthly bills.** Even if you haven't been hit with a rate hike, list all your monthly bills and see if you could save some money on each one.
- **Put savings to good use.** With all the things you're not spending money on right now, consider how that money could be put to good use such as an emergency fund or extra payments toward your debts.
- **Be careful about redirecting spending.** With more time on our hands, it can be tempting to spend that time shopping online for things we might not otherwise purchase.
- **Build new frugal habits.** A common idea for freeing up money for savings or debt reduction is to go on a spending fast.



Try at least one of the ideas mentioned above. You might just find that it's a profitable habit you'll want to stick with long after the pandemic has passed.

For more Smart Money tips, visit myCCCU.com/smartmoneyblog

Stay Connected to Your Money 24/7

We're dedicated to providing you fast, simple, and **safe banking services at your fingertips with Online and Mobile Banking.** Whether you have an Android or Apple device, we have an app to help you:

- Monitor account balances and transactions
- Deposit checks from your phone
- Send money to a friend or family member
- Pay bills and transfer funds



Plus, you'll have access to **Money Management**, a powerful budgeting tool. With **Money Management**, you can view all your accounts in one place, watch your spending, and track your budgets.

Learn more at myCCCU.com/onlinebanking

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CO-OP ATM

29,000+ FREE ATMs nationwide

CO-OP Shared Branch

5,600+ shared branches nationwide

1. APR=Annual Percentage Rate. Rates, terms, conditions, and availability effective 06/22/20 and are subject to change or withdrawal at any time and without notice. New purchase money maximum loan-to-value (LTV) ratio is 97%. Private Mortgage Insurance (PMI) is required on loans over 80% LTV. For refinance loans with cash out, the maximum loan-to-value ratio is 90% (PMI required) based on appraised value. All rates apply to single family dwellings that are owner occupied. Closing costs are associated with this loan. Points and other fees may be associated with this loan. The APR is based on loan amounts up to \$625,500.00 depending on chosen loan program. Loan approval subject to credit, income, property appraisal and qualifications. A \$25 one-time membership fee applies if you do not have a deposit account at Christian Community Credit Union. Fee will be waived if you have a deposit account or you open one within 30 days of loan approval. Visit myCCCU.com/deposit. 2. Adjustable Rate Mortgages: 5/1 Adjustable Rate is a 30-year amortization. After the initial fixed rate period has expired, the applicable interest rate and monthly payments will be adjusted annually based upon movements of an interest rate index. The amount of the initial monthly payments is based on an interest rate which may be less than the sum of the current index plus margin. Based on current market conditions, the fully indexed rate (once adjusted) is calculated by combining the margin and associated mortgage index. Approximate monthly payment for a \$400,000.00 loan at 3.979% APR for 30 years/360 months is \$1,880.95 principal and interest. 3. Free gift effective 06/22/20 and is subject to change without notice. Available on funded home loans (purchase and refinance) and Home Equity Line of Credit. Allow 4-6 weeks for delivery upon funding. One per household.



Each account is insured up to \$250,000. By members' choice, this institution is not federally insured.

